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ABSTRACT

Conducted in 1969 by 8 Navajo students, this study investigates the Anglo trader in terms of his socioeconomic influence on the American Indians of the Navajo Reservation. Limited to 30 randomly selected trading posts located in the central and eastern portions of the Navajo Reservation, this study reflects findings derived from personal observations, personal interviews, and historical research. Emphasizing the trader's economic control over the Navajo people, this report deals with the following areas of concern: (1) History (cites treaties, laws, and sanctions governing the trader-Indian relationship); (2) Role of the Trader in Navajo Society (banker, creditor, pawnbroker, special claims agent for the Railroad Retirement Board, and interpreter of both mail and phone communications); (3) Attitude of the Trader Toward Navajo Clientele (mental and physical abuse, paternalism, economic exploitation); (4) Effect of the Multiple Roles of the Traders (control over Navajo money, employment, and communication); (5) Sanitation and Safety (cites poor conditions in the older trading posts); and (6) Price Survey (compares trader's prices with wholesale prices). The report concludes that control of the trader is the responsibility of the Secretary of the Interior, the Commissioner of Indian Affairs, and the Bureau of Indian Affairs. (JC)

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Dear Reader:

Southwestern Indian Development, Inc., (SID) is solely responsible for the contents of this report and it is responsible for the editing and the final copy of the report.

The many unfounded assumptions that are being made by Anglo businessmen and Congressional delegates as to the origin of this report prompts this letter of introductory.

The DNA Legal Services program on the Navajo Reservation is credited as the author of this Indian Trader report. This is not true. Credit is also being given to outside Anglo agitators, having no knowledge of the Reservation situation and environment, for conducting the investigation. This also is not true.

In the summer of 1969, eight Navajo College students conducted the investigation and compiled the documentation through action-research. In every case, the trader was interviewed. His customers were likewise interviewed and the result is the report you are about to read.

Mr. Peterson Zah, Executive Director, and myself as President of Southwestern Indian Development, Inc., Board of Directors want to thank the many individuals who so unselfishly contributed their time and ideas to make this report possible. Special thanks go to the eight courageous students who did the investigation and, right on!

Charley John, President
Peterson Zah, Executive Director

SOUTHWESTERN INDIAN DEVELOPMENT, INC.

[1969]

TRADERS ON THE NAVAJO RESERVATION

A Report On The Economic Bondage Of The Navajo People

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TABLE OF CONTENTS

FOREWORD ii

HISTORY 1

ROLE OF THE TRADER IN NAVAJO SOCIETY . . . 4

ATTITUDE OF TRADER TOWARDS NAVAJO CLIENTELE 7

THE MULTIPLE ROLES OF THE TRADER 10

SANITATION AND SAFETY 20

PRICE SURVEY 23

WEIGHTS AND MEASURES 25

CONCLUSIONS 26

Appendix A 28

Appendix B 29

F O R E W O R D

The trading post, one of the oldest institutions on the Navajo Indian Reservation, has exerted over the past 100 years such a distinct influence on the Navajo people that this powerful Anglo intrusion has become an integral part of Navajo life.

Introduced to the Reservation in the late 1860's and 1870's, the trading post, in many instances, afforded the Navajo his sole contact with the Anglo world. As the Navajo became increasingly dependent on American society, their dependency on the community trader increased proportionally. Today's traders exercise a social and economic control over their clientele measured not only by the latter's reliance on them but on Anglo society in general.

Tribal officials estimate an average annual income of $20,000,000 for the more than one hundred federally licensed traders operating today throughout the vast Navajo Reservation, comparable in size to the State of West Virginia. Yet Navajos who patronize these trading posts and who depend on them for the essentials in food and commodities, live under conditions representing the most extreme poverty in the United States.

The annual average income for a Navajo family is $1,500, far below the normal subsistence level. The Navajo lead the nation today in unemployment, with estimates running as high as eighty percent. These, combined with a high illiteracy rate, low educational level, malnutrition, alcoholism and a cycle of perpetuating poverty provide the background against which the trader thrives. The Navajo, once caught in the common practice of credit saturation, and irrevocably in debt, are then under the economic control of the trader. They have no choice but to trade at his store regardless of extravagant price markup. One only has to look at any reservation trading post, with its 30% to 120% markup on items, to understand why the traders can realize a gross annual income of $17,223,338 (as in 1968) from the 121,000 Navajo Indians who remain caught in a substandard economy.

The establishment of a trading post determined the focal point of the community and today holds the function not only of general store, but serves as a social center, post office, bank and employment office. The trader's role is multiple - merchant, cashier, pawnbroker, creditor, livestock purchaser, and employment agent.

Throughout the years, due to poverty and lack of formal education, Navajos were conditioned to depend on the local trader as a life-line to the Anglo world. The trader, in turn, practiced a form of paternalism worse than the Bureau of Indian Affairs, feeling a responsibility towards "his" community, "his" Indians, only to the extent that it favorably affected his economic welfare.

There is no need for our people to remain prisoners of this archaic system, to live their lives constantly in debt and a pawn of the Anglo trader. The stranglehold of the trader on our communities must be diminished, and federal and tribal regulations to control the trading post system on the reservation must be systematically enforced.

This report on the trading post system as it exists today on the Navajo Reservation is an attempt to bring to focus on one of the gut issues affecting the lives of our people. Its composite author is Southwestern Indian Development, Inc., (SID), a non-profit, privately funded Arizona corporation. SID is one of the few organizations on the Reservation today which, independent of any government, either state, federal, or tribal, has the necessary freedom to investigate some of the basic issues confronting the Indian people.

Conducted in the summer of 1969 by eight Navajo college students supervised by a workshop director, this study was funded by a grant from the United Scholarship Service of Denver, Colorado. The final report was written by the students in conjunction with the SID Board of Directors, Executive Director and workshop director.

Limited to the central and eastern portions of the Navajo Reservation, to trading posts licensed under federal authority, the random selection also included community stores in nearby towns as a basis for price comparisons. SID workshop students investigated over thirty trading posts, and from observation, research and interviews with traders and customers pieced together a substantial amount of information. Initially, students began by reading literature on the history and role of the trader on the Navajo Reservation and familiarized themselves with federal and tribal regulations governing trading posts. They also talked with welfare workers, attorneys, tribal officials, wholesale merchants and federal government employees.

Anglos, billing themselves as Indian experts, for the past century got together and decided Indian policy. Today, the young Indian is saying that this can no longer be, that Indians must decide Indian policy and exercise the right of self-determination and the responsibilities it entails. This action-research on traders and trading posts is written by Navajos for the Navajo people. It is hoped that this report will be seen as an effort of responsible self-determination on the part of Indian youth.

H I S T O R Y

The importance of commerce with Indian tribes played so significant a role that the United States Constitution empowered Congress to:

> "regulate commerce with foreign Nations . . . . . and with Indian Tribes."[1]

Trading posts on the Navajo Reservation date back to the Treaty of September 9, 1849 between the Navajo Tribe and the United States. This agreement provided no reservations as such, but promised to authorize trading houses to be located in Navajo Territory at the discretion of the government.[2]

In 1865, after a decade of raiding, the Navajos were conquered by a large military force led by Colonel "Kit" Carson. His soldiers swept through Navajo land, slaughtering sheep and horses (99.6% of the sheep and 93.4% of the horses)[3] and laying waste to their fields and orchards. "They were relentlessly pursued, rounded up, and driven to a wretched disease-ridden reservation on the banks of the Rio Pecos, in east-central New Mexico - the infamous Bosque Redondo,"[4] - hwelte, as the Navajos called it.

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[1]The Constitution of the United States, Article I, Section 8, Clause 3.

[2]Act June 30, 1834, c. 161, Section 2.

[3]L. R. Bailer, The Long Walk, (Los Angeles: Westernlor Press, 1964), p. 232, 233.

[4]Ibid, p. vii.

There followed four terrible years of imprisonment at Fort Sumner, years which crushed the independence, self-confidence and morale of those who had endured the inhuman treatment of that long walk. Many Navajos did not survive this period because their numbers were depleted by disease and starvation.

The Treaty of 1868 between the Navajo and the United States established a reservation for the Dine located in northeastern Arizona and northwestern New Mexico, thus ending the ordeal of Fort Sumner. The first contigent of captive Navajos started the long journey back to their homeland on June 18, 1868.

The Navajos had not only been defeated, but were a demoralized and subjugated people. Thus, the way was opened for the establishment of white trading posts on their reservation.

In contrast to earlier itinerant traders who transported whiskey, rifles, ammunition and trinkets to Indian camps, the trader came among conquered Indians confined to reservations and built his trading post near a dependable water supply.

The trading post became one of the most necessary and influential institutions of reservation life. It was the Anglo trader under the image of the "Great White Father," who preyed upon the needs of the Indian people and thus became an influential figure in the economy of the Navajo Nation.

The Act of August 15, 1876, which is now codified as Section 261 of Title 28, United States Code, provides:

> "The Commissioner of Indian Affairs shall have the sole power and authority to appoint traders to the Indian tribes and to make such rules and regulations as he may deem just and proper specifying the kind

and quantity of goods and the prices at which such goods shall be sold to the Indians."[5]

Few of the existing problems and malpractices of the trading post system would exist today if this and other governing statutes and regulations were effectively enforced.

It would seem, taken at face value, that this statute would be sufficient to prevent any malpractices by traders. But there is no sanction to this law. Even if enforced, how would it be enforced and what would be the penalties. The Navajo Reservation is so vast and isolated that the government and the Bureau of Indian Affairs have had very little contact with the trader and have left him to operate as he wished. As a result, trading statutes and regulations are not enforced and trader practices have become stagnant and uncontrolled, leading to exploitation of the highest magnitude of the Navajo people.

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[5] 19 Stat. 200, U.S.C. Title 25, Section 261.

ROLE OF THE TRADER IN NAVAJO SOCIETY

The trading post has evolved into a multipurpose concern- - the reservation trader of today is not merely a general merchant, but has a variety of roles which he is able to manipulate to his personal benefit. He is banker and creditor, pawnbroker, and special claims agent for the Railroad Retirement Board. He purchases Navajo wool, livestock, rugs; has the only telephone for miles around; operates the only gas station; and acts as interpreter for the Navajo in both mail and phone communications with the Anglo world.

Governmental agencies, including the Welfare Department, utilize the trader as an intermediary to contact or confirm facts about Navajo families. He acts, too, as agent between employer and employee in migrant or railroad work. Occasionally, the traders will take it upon themselves to act as law enforcement officers. The trader has, because of these many roles, the power to control the Navajo people in "his" community.

Particularly conducive to the trader's business are the long distances and the remoteness of many trading posts coupled with bad weather and primitive roads making travel to town by the Navajos extremely difficult. There are approximately 1,425 miles of paved roads on the Reservation, while in comparison, the State of West Virginia, comparable in size to the Navajo Reservation, has 32,081[6] miles of road. In the

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[6] The World Almanac and Book of Facts, 1968, editor Luman H. Long, (Newspaper Enterprise Assoc., Inc., New York City, N.Y., 1967), p. 573.

harsh winter months most Reservation roads are practically impassable, leaving the Navajos only the trading post to secure goods and food.

Subsisting on a meager and unpredictable income, the Navajo easily becomes indebted to the trader, who, through a policy known as "credit saturation," encourages his customers to buy goods on book credit up to the amount of known future income. However, once this limit is reached, the trader promptly refuses any further credit, regardless of need.

As it is common for many Navajos to receive their checks or other income in care of the local trading post, the trader has an accurate method of estimating an individual's income. By withholding the check upon arrival, he can force his clientele to charge at the store, thereby assuring himself of a large portion, if not all, of the check.

The Commissioner of Indian Affairs, as previously stated has sole authority to license traders and control their practices. Federal and Tribal regulations governing the trading profession are quite explicit, and if taken at face value would appear to be adequate in preventing the existing situation. Yet the reservation trader escapes regulations because there are no clearly defined channels of authority through which enforcement should be made.

There is a dual responsibility atmosphere generated by these regulations. Enforcement, the BIA contends, lies with the Tribe; the Tribe contends it lies with the BIA. "Buck-passing" stifles any progress and in this instance has created apathy and neglect.

The procedure for placing a formal complaint is unclear and ill-defined, especially to the non-English speaking Navajo.

One Tribal employee, when asked about such procedure, said that Navajos can use both Chapter representatives and the Trading Committee of the Navajo Tribe to lodge a complaint. History has proven both channels are confusing and ineffective in obtaining results.

In fact, the Trading Post Committee of the Navajo Tribal Council does not understand its responsibilities and has been inactive in the past four years. When active, the authority of this Committee has been used to gain selfish interests of some Committee members, thus nullifying its effectiveness.

If by chance an investigation is begun, it must be routed through so many different agencies, involving so much bureaucratic red tape, that the complainant becomes quickly discouraged by the consistent pattern of referrals. The trader, untouched, continues his exploitation of the Navajo people.

Thus, BIA Area Director Graham Holmes feels confident in stating: "In my three years I have been here there has been only one minor complaint reach my office . . . . I attend chapter meetings and meet dozens of Navajos every day. All they would have to do to complain about any trader is just mention it to me."[7]

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[7] "BIA and Tribe Won't Protest," The Gallup (N. M.) Independent, (May 10, 1968), p. 1.

ATTITUDE OF TRADER TOWARDS NAVAJO CLIENTELE

Navajo trade is the only retail business in modern America in which the customer is always wrong. "If you don't like it you can go to the store across the street,"[8] jokes the trader. There is no store across the street; the nearest trading post may be 15 to 50 miles distant. In major disputes regarding trading, it is the trader who is usually right; the customer wrong - for the trader is a white man, and trading is a white man's game.

When dealing with the Navajo, the trader will maintain a certain attitude of aloofness, thereby forcing the customers to come to him with the character of the supplicant. He treats his clientele as if they were children and infers that he knows best how to manage their financial affairs. In Navajo society, the trader, in that he is Anglo and has an economic stranglehold on the community, commands a position of respect and fear - mainly fear.

While conducting this survey, many of the traders interviewed were defensive or suspicious and asked us many times for whom we worked and the purpose of our research. Some were upset when we recorded prices and one said "Leave my prices alone!" The traders appeared significantly displeased with the interviews and our questions - questions concerning the general organization of the trading post; its history and the trader's relations with the Navajo clientele. One trader in particular became so incensed he told the interviewers to

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[8] Shonto, The Study of the Role of the Trader in a Moderan Navajo Community, by W. Y. Adams, (U.S. Government Printing Office, Washington, 1963), p. 210.

leave his property, after first asking for their identification and recording their license plate number.

The majority of traders interviewed indicated that they were interested in the affairs of their customers, the Navajo people, to the extent that it effected their own business and economic stability. "Their problem is my problem," a trader said, "because it reflects on business. I try to solve their problems to where they will be better customers." Here, as well as in the area of Navajo arts and crafts, the trader's concern for the problems and traditions of the Navajo is primarily economic.

Through the course of this study, when interviewing Navajo customers, we heard again and again that the traders were mean. Many of our people never publically complain for fear of retaliation by the trader through hard dealing or actual physical abuse.

One woman cited an incident where the trader tore off her blouse when she attempted to get her welfare check, instead of the credit slip he usually gave her, which was valid only at his trading post.

Another woman told us a trader had violently grabbed her and broke her strand of beads because she had left the post forgetting to pay the deposit on a bottle of pop.

In this same trading post, which also serves as a mail distribution center, the trader takes the Navajo customer alone in the back room, opens his check for him, and gives him the check for endorsement, reclaiming it immediately thereafter. The trader does not ask if the customer wants to pay on his bill but credits the check to his account, leaving the Navajo little or no cash. The trader is aware of his domination over

the people and exercises it to such an extent that the community is terrified of him. At a different trading post a sign was conspiciously placed outside the store, "The following people are DAMN LIARS AND CHEATS and ran off with their check," followed by three rows of names.

Interviewers recorded an incident in which a trader pulled a gun on a Navajo woman in her home and told her to "pay her bill or else." This action resulted because she had been unable to pay on her account for that month, although in the past she had always kept her credit up to date. This same individual was reported to have thrown an elderly woman about his trading post because of her credit.

Admittedly, not all traders behave in this manner, but during the course of our investigation, we heard of sufficient incidents involving fear of traders by Navajos for us to conclude that it was a significant aspect of the relationship between trader and customer.

POSTMASTER

Post Office or mail distribution facilities are said to be worth $10,000 or more a year to any reservation trading center, and the primary access to checks in the mail is considered essential by the trader as a basis for credit extension. Some traders have contracted with the U.S. Post Office to handle mail, others receive mail regularly as an extra service for their customers.

When asking for credit or loan, Navajos are often required by traders to endorse an official change-of-address card issued by the Post Office so that all future mail would be received at the trading post, though it is printed on the envelopes of many government checks that they are not to be forwarded. Other traders simply give a list of names to the local postmaster, who illegally delivers the listed individuals' checks to the trader. People complain that their mail, particularly checks, has been opened without their consent in flagrant violation of federal postal laws.

Thus, by intercepting and opening the mail, the traders know who in the community receives a regular income, in what amount and on what date. He uses this knowledge to withhold checks from these people, telling them their check has not arrived. This tactic usually forces the Navajo to ask for credit, which the trader allows until he can claim a substantial portion of the check.

By these means, the trader can also weed out as bad credit risks those people who have no regular income or receive their mail elsewhere since he has no control over their checks.

One woman noted that the arrival of her check was very irregular, although it was mailed on the same date each month. Often the trader told her to buy more groceries on credit. Her inquiries about the check happened so many times, that the trader now calls her "Mrs. Check," a name which to her is very insulting.

We noted in our investigations that although mail was generally placed in cigar boxes, shoe boxes or other similar containers on the counter for the public to thumb through (or in trading posts with post office facilities, placed behind the counter for distribution), checks seemed to be handled separately.

Years of such practices have conditioned the Navajo to the degree that it is "understood" that part if not all of their check is to be returned to the trader. People today still do not completely understand that the check is their personal property, and as one SID student commented: "They think the traders are doing them a favor by allowing them a trade slip or a few dollars cash whenever their welfare check comes in."

After endorsing the check over to the trader, who applies most of it to the customer's account and returns the balance in scrip form,[9] there is little choice for the Navajo but to use the scrip at that particular trading post.

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[9]A form issued by a trading post to an individual which authorizes the individual to purchase goods only at that store up to a certain set value. Analogy: A customer cashes his $60.00 check to purchase $20.00 worth of groceries. Instead of receiving the $40.00 balance of his check in cash, the customer is given a statement which says he can take $40.00 worth of goods at this particular store. It is rather like paying for goods that you haven't yet decided to buy.

In several cases Navajos have made it clear that they were unwilling to endorse their checks to the trader. In one such instance, a trader came to a woman's home with her welfare check, waved a knife, grabbed her hand, and forced her to endorse the check with her thumb.[10, 11] (It is common on the Navajo Reservation for the Navajos to make a valid endorsement of a check with the right thumb print on the back rather than a signature, as some Navajos do not know how to write.)

Despite the fact that federal law specifically states that "(t)he acceptance of cash, merchandise, or credit for government checks shall be at the option of the Indian in all cases,"[12] reports by welfare officials of manipulated and withheld checks, and numerous statements and affidavits of Navajo people indicate that reservation traders are violating trading and postal regulations.

BANKER AND CREDITOR

Trading on the Navajo Reservation is considered a "boom or bust" proposition for the Anglo trader. He must know more than how to sell merchandise, but must know his clients, their families, incomes and the seasonal cycle of Navajo life.

The Navajo's main source of income stems from his sale of lambs, wool, rugs, and handmade jewelry, with seasonal off-reservation labor and government subsity as supplemental. The trader knows how many lambs each family will bring to him; he

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[10] Law In Action, DNA Legal Services, "Trader Problems in District 19 Are Being Solved," Vol. I. No. 2, p. 1, Sept. 30, 1969.

[11] For subsequent development of this particular incident, see Appendix.

[12] 25 C.F.R., Section 252.18.

knows how much wool their sheep will yield and can make a fair guess at the number and quality of rugs a woman will weave each year. On this basis he is able to estimate the amount of extendable credit per family or individual.

As one trader of long experience on the Navajo Reservation stated: "What it takes to run one of these places is a credit manager, not a salesman."[13] This statement accurately reflects the view of most traders to the effect that, due to a protected consumer market, sales take care of themselves. Whatever income that is received in the community inevitably comes to the trading post, so that the trader's main concern is not to promote the outflow of goods to the highest level which can be sustained, but rather to hold it down to that level through credit restriction. A skilled trader is able to estimate community earnings with such accuracy as to be able to tie up 75% in advance credit.

As Navajos receive income on a bi-annual or monthly basis, money fast becomes scarce and people are compelled to seek credit against future earnings - next spring's lambs or next month's welfare check. This practice of credit extension (for whatever reason, withheld checks or lack of income) is bad in that it leaves the Navajo no freedom of managing his own money.

Customers receive little or no cash to apply to other needs. As one person said: "When I receive my welfare check it is already spent and I have no money to pay my utility bill." Another said: "It is hard, because you run out of things before your check comes and must turn to credit or pawn."

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[13] Shonto, The Study of the Role of the Trader in a Modern Navajo Community, by W. Y. Adams, (U.S. Government Printing Office, Washington, D.C., 1963), p. 180.

Federal law states "All traders may extend credit to the Indians, but such credit will be at the traders own risk. All payments to Indians for products or labor must be made in lawful state money or in credit on the traders' books, at the option of the Indian."[14] "At the option of the Indian." This option is not given today, and it is still common for weavers to receive credit or script, not cash, for their rugs.

Many Navajos, indebted to the trader because of credit, have spent a lifetime attempting to free themselves from this bondage, with no overall improvement in their standard of living. If they try to rebel against this system, their credit is cut off - a cruel blow especially in an emergency situation.

The process of credit and monetary activities can become easily mismanaged, intentionally or not, because in many cases a Navajo fails to understand the Anglo-based concepts of credit, interest, debt and receipts.

The Navajo has little choice but to believe the trader and to trust him to be honest in his accounting. If the trader is lax in his records, many mistakes creep into the books. The customers have no record of their own expenditures even though the trader is required by law to issue receipts.[15]

As the trading post is usually the only institution in a community with a ready supply of cash, many Navajos are consequently forced to cash their checks with the trader. A fee is commonly charged for this service, and in some places checks were cashed only with a minimum purchase of goods. "It's hard

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[14] 25 C.F.R., §252.18.

[15] 25 C.F.R., §252.16.

to get money out here," commented a trader when asked about his check cashing fee.

Research uncovered that traders are hesitant to make cash loans, but when Navajos need money, a cash loan is the only alternative to pawn. The interest rate for cash is usually a flat 20% and the loan is, in most cases, figured into the credit balance to be paid off at the end of the month. One trader, however, when asked about the rate of interest on loans, conceded that there was interest, but that the information was "confidential."

Since the passage of the Truth in Lending law[16] - to foster informed use of credit by consumers - in July, 1969, many traders have refused to accept pawn or make loans because of the time and trouble involved in complying with the full disclosure clause. Reservation traders approached the Advisory Committee of the Navajo Tribal Council, and asked their support in urging the Council to pass a resolution stating that the traders be excluded from adhering to the provisions of the nation-wide Truth in Lending Law. The Tribal Council, fortunately, has no authority to circumvent federal law.

The trader can, as a result of lax procedures and regulations, become very careless - as in the case of the elderly Navajo, who after receiving his Old Age Assistance check from the trader, attempted to purchase some cigarettes but was refused because he had already reached his limit, the amount of his monthly check. In actuality, another party had

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[16]Act of May 29, 1968, P.L. 90-321, 82 Stat. 146.

charged items to this man's account, without his knowledge, consent or permission. Still, as far as the trader was concerned, the bill was for the old man to pay, no matter what the circumstances.

PAWNBROKER

Pawn is one of the foundations of Navajo trade and the only basis for credit until the present century. A trader does not need a license to take pawn, nor are there any tribal or federal restrictions regulating maximum interest rates or markup on the pawn once it has become dead. The trader employs haphazard bookkeeping methods - running accounts on pawn are never recorded in conventional salesbooks, but merely scribbled wherever space allows on the pawn ticket.

Unfortunately, the most frequent users of loans by pawn are those who are least able to afford credit costs - welfare clients, social security recipients, seasonal wage workers and families with small livestock holdings.

Traders on the Navajo Reservation are required to hold pawn for six months. If one fourth of the amount is paid before five months, they must hold the pawn eight months. An additional two month holding period is added for each additional 25% of the amount due that is paid.[17] Interest rates vary, from a flat 10% to 20% fee or a 10% per month of the unpaid balance - this last figure is equal to an annual rate of 120%. In the course of our survey we encountered monthly interest rates as high as 30%, equal to an annual rate of 360%.

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[17] 25 C.F.R., §252.16(b).

1923

The Code of Federal Regulations requires traders to include the following information on the pawn ticket: date of transaction, nature of pawn or pledge, amount loaned thereon, and market value of item (as agreed upon between Navajo and trader).[18] Today, under the Truth In Lending Law, traders are required to include the true annual rate of interest. However, we did not find one trader during our survey who supplied all of the required information on the pawn ticket - the market value of the pawn and the rate of interest were often missing.

In the course of our investigations, we heard of a Navajo woman who, during the severe snowstorm of 1968, was forced to pawn her saddle with a nearby trader for the sum of $20; the saddle was worth considerably more. In May, the woman tried to redeem her saddle and gave the trader $20, but it appeared that in a period of five months eighteen dollars in interest had accrued and the trader said she must first pay this. In June when she tendered the $18 in full, the trader told her to pay her grocery bill of $29 as well, before claiming the saddle.

The woman went to DNA (an OEO Legal Services Program) in Window Rock, Arizona in October and asked their help in retriving the saddle from the trader. Again, the trader refused to give the woman her saddle until she paid her grocery bill and told her that she now owed $69 on the saddle. He added $20 to the pawn, he said, because she had gone to DNA for help.

The Navajo who has a credit account, plus an item in pawn with the same trader, is frequently told that his pawn will not be released until the account is also paid. These two business transactions are, by law, totally separate, and

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[18] 25 C.F.R., §252.17.

cannot be considered as one account. Yet, the trader is in an excellent position to manipulate all monetary transactions to his benefit and thus exert total economic control over a community.

EMPLOYMENT AGENT

The trading post acts as an information center for community people, and in this area the trader performs the role of an employment agent for men seeking jobs in migrant or railroad work.

The trader serves as Special Claims Agent for the Railroad Retirement Board, a federal labor agency, and in this capacity has yet another means of controlling the lives of the Navajos in "his" community. The extent of his control becomes staggering, in that he has the right to choose who will get railroad employment and who will not.

He literally picks and chooses from the available men of the area, and he chooses those people who have unpaid accounts at his store. As all welfare benefits and unemployment checks are sent to the trader, he thus guarantees himself payment of past and present debts incurred by the potential worker and his family.

We have heard reports that certain traders, acting as Special Claims Agents, have taken advantage of the lack of transportation of many Navajo families and charged exorbitant amounts ($50 to $100) for transportation of selected railroad employees to shipping points off-reservation. This debt is then transferred to the Navajo's account at the trading post.

If a Navajo attempts to voice an objection against this practice, he is threatened by placement on the "Not Acceptable" (for railroad employment) list and thereby deprived of

4025

future employment and/or refused credit at the trading post, thus affecting his entire family.

As a basis for credit against unemployment checks, the role of Special Claims Agent is thought by traders to be desirable and almost nearly a necessity for any trading post operating in the more isolated sections of the Navajo Reservation.

Yet, employing a trader as a Special Claims Agent is a violation of federal law:

> "Whoever, being an officer, or agent of the U.S. or any department or agency thereof, has any interest, direct or indirect, in any contact made or under negotiation with the government or with the Indians, for the purchase or transportation or delivery of goods and supplies for the Indians, or colludes with any person attempting to obtain such contact shall be fined not more than $5,000 or imprisoned not more than six months or both; and removed from office."[19]

Most trading posts have a bulletin board which lists events and employment openings. Often migrant labor jobs are posted and the trader acts as an employer in signing up potential workers. Once the job is secure, he can extend more credit to the employee's family and can charge the transportation fee to the job site to the Navajo's account, thus insuring his share of the migrant's wages.

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[19] 18 U.S.C., §437.

S A N I T A T I O N A N D S A F E T Y

The Environmental Health Services section of the U. S. Public Health Service is charged with periodic inspection of trading posts, in accordance with the standards established by the U. S. Public Health, the Food and Drug Administration and the Navajo Tribal Sanitation Regulations.

Annual inspections are conducted by sanitation technicians who "...try to get to it every six months. It depends on the number of men who are available to do the work."

The average reader might conclude that the PUblic Health Service is fulfilling its functions by inspecting the trading posts, but we have found that the traders are forewarned well in advance by the inspecting agency that it intends to inspect their premises on a given date. This gives the trader an opportunity to bring his establishment up to par with health standards so he can pass inspection. Despite this, some still fail to meet the standards. But, there are no surprise inspections.

The inspectors submit their reports to supervisors who then review them and send the reports to the Economic Development Department of the Navajo Tribal Council where the appropriate action is supposed to take place.

However, if sanitation is the main issue, the report is then rerouted to another office of the P.H.S. Environmental Health Service which sends out yet some more field personnel to investigate the matter. There is no system for the grading of trading posts and apparently no rechecking of facilities,

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(due to lack of "available men") to assure that regulations are adhered to once the traders are told to come up to standard.

Personal visits by SID researchers showed that the sanitary and safety conditions of most trading posts need improvement. Buildings are generally old and some were beginning to crumble. Several had broken windows. Premises were often badly littered with broken glass, paper wrappings and tin cans.

Older trading posts were generally unclean inside, with grimy floors, dusty and littered with trash, with sharp and dangerous merchandise hanging from the ceiling which could result in serious injury. In one post a pick was hanging from the ceiling. Evidently the trader in that particular post had little regard for the safety of his customers.[20]

A few stores, located in larger communities and catering also to Anglo trade, were new or recently remodelled, well organized, air-conditioned, and had adequate refrigeration of meats and vegetables.

Adequate facilities for the preservation of food seemed to be lacking in a majority of trading posts. Many of the fruits and vegetables were spoiling with visible mold because of poor or no refrigeration, and we noted in many instances that the meat, in display cases, was lighted by pink or florescent lamps to give it a healthy appearance. Many Navajos complained of the poor quality of food available in the trading posts, with the meat often bad and the milk soured.

There were flies in and around the trading posts, hovering over uncovered fruits and vegetables. In one post a goat

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[20]See 25 C.F.R., §252.19, which obliges the traders to keep their premises and places of business in a clean, sanitary and presentable condition at all times.

wandered around inside. In another, a cat walked along the meat counter. We also observed a dog enter the store and urinate on flour which was stacked in the corner.

It appeared to us that the upkeep and cleanliness of the trading post, as well as the quality and conditions of food and goods for sale, was a matter of little concern on the part of the trader toward his Navajo clientele.

P R I C E S U R V E Y

A basic principle of modern Navajo trade is that profit be based entirely on retail markup - a markup in this case excessively high for a population subsisting well below the national poverty level. A survey of goods most commonly purchased by the Navajo people indicate that very few items are sold at reservation trading posts for less than a 30% markup over wholesale price.

The 30% to 120% price increase on various items sold throughout the Reservation reflect, the traders say, high freight costs and high credit risk. Several wholesalers were contacted in the course of this study in regard to the cost of transporting food and other merchandise from their place of business to the Reservation. Most stated that they do not charge for delivery, and only one said his company charges from 1-1/2% to 2-1/2% on the amount of the order and the distance of delivery.

This by no means justifies a thirty to one hundred and twenty percent markup, nor does the cost of credit extension warrant such a degree of price increase. The trader, through his socio-economic control of the community, and his knowledge of the financial status of each customer, is able to successfully eliminate any risk of credit losses.

Contrary to state law, many trading posts do not price items individually but practice group pricing - prices marked on the shelves below the specific items. Federal regulations require that traders mark the price of all merchandise

"Plainly and visibly."[21] Like other federal regulations on traders, this is not enforced. Consequently, many Navajos are unaware of the actual price of the goods for sale.

At one of the reservation trading posts, we noted that a one pound can of coffee was priced at $2.85. Because this seemed to be an outrageous price, we went back to the trading post three times to verify this figure, and each time our observation was confirmed. We spoke to the trader regarding this matter and he appeared a little puzzled. Several days later, this same trader called the President of SID and informed him that there was a mistake in the pricing of this item. The trader explained that the $2.85 price was erroneously stamped on the one pound can of coffee, while actually this is the price of the two pound can. He apologized for this error and requested that we not include this matter in our report. We can only wonder how long practices of this nature have been going on.

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[21] 25 C.F.R., §252.7(b).

W E I G H T S A N D M E A S U R E S

No provisions are made on the Navajo Reservation for the inspection of weights and measures used by traders at the trading post. As a result, Navajo customers are unable to ascertain whether they are receiving just quantity for the amount paid and are unable to determine whether they are paid full value for lambs, wools, pinon nuts and other products which they sell to the trader.

Traders tend to keep prices static, by stocking one brand of an item and ignoring wholesalers' discount specials, although these are clearly marked on the label.

SID researchers priced fifteen items common to the Navajo diet at trading posts throughout the Reservation, noting that only five of these items sold at less than a 30% markup while the remaining ten products were listed from 30% to 120% above wholesale cost. For example:

(1) A 25 pound sack of Red Rose Flour was purchased wholesale by a trader in the Chinle area at a cost of $2.00 and sold to the customer for $3.10, representing a difference of $1.10 in price and a 55% markup;

(2) Marketed by the wholesaler for $1.57, a two-pound can of coffee is sold at Reservation trading posts anywhere from $1.98 to $2.85, representing a 26% to 82% markup;

(3) The percentage of markup on a 26 ounce carton of salt varied in trading posts from 39% to 122%, whereas sugar, wholesaling at $1.21 for ten pounds, differed in price from $1.65 to $1.95, a variation of 37% to 61%.[22]

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[22]See attached appendix for other percentage markups and prices of Reservation traders.

C O N C L U S I O N S

There are several solutions to some of these questions and problems posed in this report which could effectively combat the monopolistic power of Reservation traders. These will be discussed under separate cover since it was and still is the philosophy of SID that the recommendations should come from the "grass roots" Navajos. Therefore, one of the additional projects this coming summer is to conduct a continuing survey with emphasis on the recommendations of local people directly involved in business with the trader.

In this age of so-called enlightenment and civilization, it is revolting that a group of people should be kept dependent upon a small number of greedy individuals (and intruders) who, due to opportune circumstances, have the chance to relentlessly pursue their own revenous material advancement at the others' expense.

Admittedly, the institution of the trading post has played an essential part in the development of modern Indian society in its role as mediator between the Navajo and Anglo world, yet this does not give them the unquestioned right to exploit and dominate to the fullest extent those very people who provided their livelihood.

It seems tragic that those that possess wardship powers over us have done virtually nothing since 1886 to prevent or eliminate the unmitigated economic and social monopoly of the trader and increase economic freedom and strength of the Navajo people.

It is apparent that the BIA won't admit its obvious mistakes since it attempts to shove the responsibility of

enforcement of the trader regulations onto the Navajo Tribe. The Tribe, in turn, contends that this responsibility lies with the BIA, and further contends that the BIA will not give the authority of enforcement to the Tribe. This rather sad condition is further aggravated by the passing of sanctionless regulations with little or no substantive meaning.

The primary responsibility, nevertheless, lies with the Secretary of the Interior, the Commissioner of Indian Affairs, and the BIA - whether they have the intestinal fortitude to admit it is another matter. The voice of the Navajo, through their young, has to be heard and changes made so that the Navajo people would have a clear responsibility to enforce the regulations as recommended by themselves.

0134

APPENDIX A

ALBUQUERQUE JOURNAL Sunday, February 1, 1970

Washington Merry-Go-Round

P.A-4

Navajo Plight Continues

By JACK ANDERSON

WASHINGTON — This column owes an apology to the white Indian traders, white tribal lawyers and federal agencies dealing with Indians. For good measure, we'll include the "Uncle Tomahawks" or "Uncle Tom - Toms," as those who do the white bidding are called on the reservations.

We apologize for understating the case against them when we wrote about their abuse and neglect of the downtrodden Navajos, Papagos and other dirt-poor Indians.

TAKE THE CASE of M.J. Tanner, a white trader of Torreon, N.M. We wrote earlier how he waved a knife at a 62-year-old Navajo woman, then forced her to thumbprint-endorse her welfare check to him in settlement of a debt.

Poverty Corps lawyers stepped in, and Tanner paid the woman, Mrs. Lucille Ignacio, $100 when she agreed not to prosecute for assault and battery.

After our story appeared, Tanner sent his assistant, Winston Marks, 15 miles to Mrs. Ignacio's hogan to fetch her. Marks brought her to Tanner's store to make a statement. There, without her lawyer, she signed a unnotarized statement which Tanner and his attorney, J.A. Palmer, passed off as an "affidavit" and circulated.

Marks then flew her all the way to Gallup, N.M., to give a statement to the U.S. Railroad Retirement Board, which pays Tanner claims-agent fees. Again, the federal agency didn't bother to have her lawyer present.

Mrs. Ignacio has now told of the fear of the Indian trader in a genuine affidavit witnessed and subscribed before a notary. A copy obtained by this column says: "I have fear of Mr. Tanner because I heard mistreating the Navajo around here."

SHE DESCRIBED how Tanner came with her welfare check, declaring: "I was scared at the time when Mr. Tanner take out the knife out of his pocket."

She said the plane trip to Gallup was her first, and "I was so scare that (my) heart almost came out." Because of her fear, she "make up story which I did not intend to say."

Women like Mrs. Ignacio are caught between their lifelong fear of the white traders' enormous power and the hope given them by younger Indian college graduates and the Poverty Corps lawyers.

APPENDIX B

The pages that follow contain a sampling of the price survey which was conducted by the SID researchers during the course of this study.

GREASEWOOD TRADING POST

Location: 16 miles west of Ganado, Arizona in Fort Defiance Agency. It is located in an isolated area.

Price Survey:

ITEM	BRAND	QUANTITY	TRADING POST PRICE	WHOLESALE PRICE	PRICE DIFFERENCE IN DOLLARS & CENTS	PERCENT OF MARKUP
Flour	Red Rose	25 lb.	2.50	2.00	.50	25.0%
Sugar	Crystal	5 lb.	.89	.61	.28	45.9%
Salt	Kimbell	26 oz.	.15	.09	.06	66.7%
Detergent	Tide	-0-	.55	.36	.19	52.8%
Ev. Milk	Borden's	14 oz.	.25	.18	.07	38.9%
Corn Beef	Libbey's	12 oz.	.79	.61	.18	29.5%

BE CLAH BE TOH TRADING POST

Location: On the "Navajo Trail" highway about thirty-five miles from Shiprock, New Mexico.

Price Survey:

ITEM	BRAND	QUANTITY	TRADING POST PRICE	WHOLESALE PRICE	PRICE DIFFERENCE IN DOLLARS & CENTS	PERCENT OF MARKUP
Flour	Bluebird	25 lb.	2.60	2.00	.60	30.0%
Coffee	Schillings	2 lb.	1.98	1.57	.41	26.1%
Sugar	Crystal	10 lb.	1.95	1.21	.74	61.1%
Salt	Kimbell	26 oz.	.20	.09	.11	122.2%
Baking Pdr.	Clabber Girl	24 oz.	.45	.33	.12	36.4%
Tomatoes	Kimbell	303 can	.25	.18	.07	38.9%
Peaches	Del Monte	303 Can	.39	.22	.17	77.3%
Spam	-0-	12 oz.	.79	.60	.19	31.7%
Corn Beef	Libbey's	12 oz.	.79	.61	.18	29.5%

ASHCROFTS TRADING POST

Location: This store is located in a major reservation community - Fort Defiance, Arizona.

Price Survey:

ITEM	BRAND	QUANTITY	TRADING POST PRICE	WHOLESALE PRICE	PRICE DIFFERENCE IN DOLLARS & CENTS	PERCENT OF MARKUP
Flour	Bluebird	25 lb.	2.95	2.00	.95	47.5%
Coffee	Schillings	2 lb.	1.90	1.57	.33	21.0%
Sugar	Crystal	10 lb.	1.75	1.21	.54	44.6%
Baking Pdr.	KC	24 oz.	.47	.33	.14	42.5%
Tomatoes	Kimbell	303 can	.36	.18	.18	100.0%
Peaches	Del Monte	303 can	.31	.22	.09	40.9%
Corn Beef	Dinty Moore	12 oz.	.85	.58	.27	46.5%
Detergent	Tide	-0-	.50	.36	.14	38.9%

FLEMING BEGAY COMPANY

Location: This store is located in Chinle, Arizona, one of the large reservation communities.

Price Survey:

ITEM	BRAND	QUANTITY	TRADING POST PRICE	WHOLESALE PRICE	PRICE DIFFERENCE IN DOLLARS & CENTS	PERCENT OF MARKUP
Flour	Red Rose	25 lb.	3.10	2.00	1.10	55.0%
Lard	Morrell	4 lb.	1.25	.82	.43	52.5%
Baking Pdr.	KC	24 oz.	.49	.33	.16	48.5%
Detergent	Tide	49 oz.	.98	.87	.11	12.6%
Ev. Milk	Borden's	14 oz.	.25	.18	.07	38.8%
Coffee	Schillings	2 lb.	1.98	1.57	.41	26.1%
	Hills Bros.	2 lb.	2.38	1.88	.50	26.6%
Corn Beef	Libbey's	12 oz.	.79	.60	.19	31.6%

ROUGH ROCK TRADING POST

Location: Rough Rock, Arizona - 6 miles by dirt road from Many Farms, Arizona and in the geographical center of the Navajo Nation.

Price Survey:

ITEM	BRAND	QUANTITY	TRADING POST PRICE	WHOLESALE PRICE	PRICE DIFFERENCE IN DOLLARS & CENTS	PERCENT OF MARKUP
Flour	Bluebird	25 lb.	2.85	2.00	.85	42.5%
Lard	Morrell	4 lb.	1.29	.82	.47	57.4%
Sugar	Crystal	10 lb.	1.75	1.21	.54	44.6%
Salt	Kimbell	26 oz.	.15	.09	.06	66.7%
Baking Pdr.	KC	24 oz.	.50	.33	.17	51.5%
Detergent	Tide	49 oz.	1.25	.87	.38	43.6%
Ev. Milk	Borden's	14 oz.	.25	.18	.07	38.9%
Coffee	Schillings	2 lb.	2.05	1.57	.48	30.6%
Spam	-0-	12 oz.	.85	.60	.25	41.7%
Corn Beef	Libbey's	12 oz.	.85	.61	.24	39.4%

ROCK POINT TRADING POST

Location: Located on Route 12

Price Survey:

ITEM	BRAND	QUANTITY	TRADING POST PRICE	WHOLESALE PRICE	PRICE DIFFERENCE IN DOLLARS & CENTS	PERCENT OF MARKUP
Flour	Bluebird	25 lb.	2.75	2.00	.75	37.5%
Sugar	Crystal	5 lb.	1.00	.61	.39	64.0%
Salt	Kimbell	26 oz.	.20	.09	.11	122.2%
Coffee	Schillings	2 lb.	1.98	1.57	.41	26.1%
Spam	-0-	12 oz.	.85	.60	.25	41.7%
Corn Beef	Libbey's	12 oz.	.75	.61	.14	23.0%
Lard	Morrell	4 lb.	1.00	.82	.18	22.0%
Can Milk	Pet	14 oz.	.25	.18	.07	38.9%

PINON MERCHANTILE COMPANY

Location: In a major community, however, this area is still isloated from other areas. Located in the Chinle Agency.

Price Survey:

ITEM	BRAND	QUANTITY	TRADING POST PRICE	WHOLESALE PRICE	PRICE DIFFERENCE IN DOLLARS AND CENTS	PERCENT OF MARKUP
Lard	Morrell	4 lb.	1.35	.82	.53	64.7%
Spam	Hormel	12 oz.	.85	.60	.25	41.7%
Can Milk	Borden's	12 oz.	.25	.18	.07	38.9%
Salt	Carey	26 oz	.20	.11	.09	81.8%
Baking Pdr.	KC	24 oz.	.45	.33	.12	36.4%
Sugar	Spreckles	10 lb.	1.95	1.32	.63	47.7%

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LOW MOUNTAIN TRADING POST

Location: In a very isolated area in the center of the Navajo Reservation

Price Survey:

ITEM	BRAND	QUANTITY	TRADING POST PRICE	WHOLESALE PRICE	PRICE DIFFERENCE IN DOLLARS & CENTS	PERCENT OF MARKUP
Lard	Morrell	4 lb.	1.15	.82	.33	40.2%
Salt	Kimbell	26 oz.	.15	.09	.06	66.7%
Can Milk	Borden's	14 oz.	.25	.18	.07	38.9%
Spam	Spam	12 oz	.85	.60	.25	41.7%
Baking Pdr.	KC	24 oz.	.52	.33	.19	57.5%
Coffee	Schillings	2 lb.	2.20	1.57	.63	40.1%
Sugar	Holly	10 lb.	1.95	1.21	.74	61.2%
Corn Beef		12 oz.	.85	.60	.25	41.7%

RED ROCK TRADING POST

Location: About 25 miles off highway 666 on a gravel road which turns off about 5 miles from Shiprock

Price Survey:

ITEM	BRAND	QUANTITY	TRADING POST PRICE	WHOLESALE PRICE	PRICE DIFFERENCE IN DOLLARS & CENTS	PERCENT OF MARKUP
Flour	Red Rose	25 lb.	2.60	2.00	.60	30.0%
Salt	Kimbell	26 oz.	.15	.09	.06	66.7%
Lard	Morrell	4 lb.	1.35	.82	.53	64.6%
Baking Pdr.	KC	26 oz.	.47	.33	.14	42.4%
Tomatoes	Kimbell	303 can	.29	.18	.11	61.1%
Ev. Milk	Borden's	14 oz.	.20	.18	.02	11.1%
Peaches	Del Monte	303 can	.34	.22	.12	54.5%
Detergent	Tide	-0-	.45	.36	.09	25.0%
Sugar	Crystal	10 lb.	1.85	1.21	.64	52.9%

TOADLENA TRADING POST

Location: About thirteen miles west of highway 666 on the same gravel road as Two Grey Hills Trading Post.

Price Survey:

ITEM	BRAND	QUANTITY	TRADING POST PRICE	WHOLESALE PRICE	PRICE DIFFERENCE IN DOLLARS & CENTS	PERCENT OF MARKUP
Flour	Bluebird	25 lb.	2.85	2.00	.85	42.5%
Sugar	Crystal	5 lb.	1.00	.61	.39	63.9%
Lard	Morrell	4 lb.	1.15	.82	.33	40.2%
Ev. Milk	Borden's	14 oz.	.25	.18	.07	38.9%
Baking Pdr.	KC	24 oz.	.50	.33	.17	51.5%
Detergent	Tiue	-0-	.55	.36	.19	52.8%
Tomatoes	Kimbell	303 can	.25	.18	.07	38.9%
Corn Beef	Libbey's	12 oz.	.80	.61	.19	31.2%

BRINK'S TRADING POST

Location: On Highway 666 between Gallup and Shiprock, about 58 miles north of Gallup.

Price Survey:

ITEM	BRAND	QUANTITY	TRADING POST PRICE	WHOLESALE PRICE	PRICE DIFFERENCE IN DOLLARS & CENTS	PERCENT OF MARKUP
Flour	Red Rose	25 lb.	2.75	2.00	.75	37.5%
Coffee	Hills Bros.	1 lb.	1.80	.95	.85	89.4%
Sugar	Crystal	10 lb.	1.80	1.21	.59	48.8%
Salt	Kimbell	26 oz.	.15	.09	.06	66.7%
Baking Pdr.	KC	24 oz.	.45	.33	.12	36.4%
Tomatoes	Kimbell	303 can	.25	.18	.07	38.9%
Peaches	Del Monte	303 can	.35	.22	.13	59.1%
Ev. Milk	Borden's	14 oz.	.20	.18	.02	11.1%
Detergent	Tide	-0-	.50	.36	.14	38.9%
Corn Beef	Libbey's	12 oz.	.80	.61	.19	31.2%
Spam		12 oz.	.75	.60	.15	25.0%

SHIPROCK TRADING POST

Location: This trading post is located in Shiprock, New Mexico, one of the larger communities on the reservation and for this reason all the goods are delivered to this trading post free of charge.

Price Survey:

ITEM	BRAND	QUANTITY	TRADING POST PRICE	WHOLESALE PRICE	PRICE DIFFERENCE IN DOLLARS & CENTS	PERCENT OF MARKUP
*Flour	Bluebird	25 lb.	2.80	2.00	.80	40.0%
**Coffee	Hills Bros.	1 lb.	2.85	.95	1.90	200.0%
Tomatoes	Kimbell	303 can	.25	.18	.07	38.9%
Ev. Milk	Borden's	14 oz.	.21	.18	.03	16.6%
Spam	-0-	12 oz.	.85	.60	.25	41.7%
Peaches	Del Monte	303 can	.31	.22	.09	40.9%
Sugar	Crystal	10 lb.	1.65	1.21	.44	36.4%
Detergent	Tide	49 oz.	1.15	.87	.28	32.2%
Baking Pdr.	KC	24 oz.	.44	.33	.11	33.3%

*Prices for Bluebird and Red Rose Flour were obtained from a milling company which delivers free of charge.

**Refer to page 25 for a full explanation on this item.

STEAMBOAT TRADING POST

Location: Highway 3 running east to west across the Navajo Nation.

Price Survey:

ITEM	BRAND	QUANTITY	TRADING POST PRICE	WHOLESALE PRICE	PRICE DIFFERENCE IN DOLLARS & CENTS	PERCENT OF MARKUP
Flour	Bluebird	25 lb.	2.65	2.00	.65	32.5%
Baking Pdr.	KC	24 oz.	.45	.33	.12	36.4%
Detergent	Tide	-0-	.50	.36	.14	38.9%
Ev. Milk	Borden's	14 oz.	.22	.18	.04	22.2%
Corn Beef	Hereford	12 oz.	.69	.49	.20	40.8%
Spam	Unknown	12 oz.	.75	.60	.15	25.0%
Coffee	Folgers	2 lb.	2.25	1.61	.64	39.8%
Lard	Morrell	4 lb.	1.09	.82	.27	32.9%
Sugar	Crystal	10 lb.	1.69	1.21	.48	39.7%

CROSS CANYON TRADING POST

Location: Located on Route 3 between Window Rock and Ganado

Price Survey:

ITEM	BRAND	QUANTITY	TRADING POST PRICE	WHOLESALE PRICE	PRICE DIFFERENCE IN DOLLARS & CENTS	PERCENT OF MARKUP
Flour	Red Rose	25 lb.	2.65	2.00	.65	32.5%
Sugar	Crystal	5 lb.	.95	.61	.34	55.8%
Salt	Kimbell	26 oz.	.15	.09	.06	66.7%
Baking Pdr.	KC	24 oz.	.40	.33	.07	21.2%
Tomatoes	Kimbell	303 can	.30	.18	.12	66.7%
Detergent	Tide	49 oz.	1.15	.87	.28	32.2%
Ev. Milk	Borden's	14 oz.	.25	.18	.07	38.9%
Corn Beef	Hereford	12 oz.	.82	.61	.21	34.4%
Spam	-0-	12 oz.	.92	.60	.32	53.3%

WIDE RUINS TRADING POST

Location: South of Route 3 and north of Chambers, Arizona on dirt road in an isolated area.

Price Survey:

ITEM	BRAND	QUANTITY	TRADING POST PRICE	WHOLESALE PRICE	PRICE DIFFERENCE IN DOLLARS & CENTS	PERCENT OF MARKUP
Sugar	Crystal	5 lb.	.75	.61	.14	22.9%
Salt	Kimbell	26 oz.	.15	.09	.06	66.7%
Baking Pdr.	KC	24 oz.	.40	.33	.07	21.2%
Tomatoes	Kimbell	303 can	.30	.18	.12	66.7%
Detergent	Tide	-0-	.50	.36	.14	38.9%
Ev. Milk	Borden's	14 oz.	.20	.18	.02	11.1%
Corn Beef	Hereford	12 oz.	.60	.49	.11	22.4%

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